

State Bar of California

Foreclosure and Loan Modification Resources

ATTORNEY RESOURCES:

To ask for ethics information, including the parameters of what is permissible in loan modification practice:

Ethics Hotline: 1-800-238-4427 (1-800-2ETHICS)

The hotline is a member benefit offered by the State Bar's office of Professional Competence to provide assistance for attorneys in maintaining their professional responsibilities.

Other ethics resources: Legal Services to Distressed Homeowners and Foreclosure Consultants on Loan Modifications: <http://ethics.calbar.ca.gov/Publications/HotlinerNews.aspx>

Prohibition on advanced fees: FAQs regarding Senate Bill No. 94: Prohibition on Advance Fees and Required Notice: <http://ethics.calbar.ca.gov> see ***Announcements***

Links for lawyer training and support:

Free training videos through the Practicing Law Institute (PLI) <http://www.pli.edu>

- **Defending Against Foreclosure Rescue Scams**
- **Defending Unlawful Detainers**
- **Redlining and Predatory Lending**
- **Mortgage Servicing Abuses and Fair Housing – HAMP and Foreclosure Rescue Scams**
- **Chapter 13 Bankruptcy: Its Value and How it Benefits Low-Income Debtors**
- **The Essential Components of a Chapter 7 Bankruptcy Filing**
- **Consumer Rights in Homeowner Associations 2011: Application of California's Davis-Stirling Act in HOA Claims/Disputes**

CONSUMER RESOURCES

To find a private lawyer for foreclosure assistance:

Office of Legal Services: Lawyer Referral Services Program

1-866-442-2529 or 866-44-CA-LAW (toll free) 415-538-2250 (outside CA) e-mail: LRS@calbar.ca.gov

To find a legal services lawyer for foreclosure assistance: <http://www.lawhelpcalifornia.org>

Also provides information for consumers on mortgages and loans, such as how to avoid losing a home and where to go for assistance when foreclosure is a possibility. Consumers who have disabilities, are low-income or are seniors might qualify for these free legal services.

To complain about a lawyer's role in loan modification or to file a complaint about a lawyer:

Office of Chief Trial Counsel Intake line: 1-800-843-9053 (inside California)

Loan Modification Fraud Task Force The OCTCP Loan Modification Task Force focuses on misconduct in providing loan modification services. They receive complaints from the intake 800 number, by mail, and through referrals from the Attorney General's Office, local District Attorneys Offices, and other collaborating agencies. After filing a complaint against a lawyer, a consumer might qualify to file for reimbursement from the **Client Security Fund**. The fund reimburses up to \$50,000 for thefts by a lawyer. It covers money or property lost because a lawyer was dishonest (not because the lawyer acted incompetently or failed to take a certain action)

To complain about lenders: http://www.affil.org/get_active/complaint.php/

Americans for Fairness in Lending has a webpage to help consumers file complaints with the agencies that regulate their loans. AFFIL is a coalition of consumer, labor, retiree, investor, community and civil rights organizations.

To complain about brokers: <http://www.dre.ca.gov>

The Department of Real Estate has complaint forms for consumers to file against a business and its owners.

To complain about scams: <http://www.ag.ca.gov>

The California Attorney General is prosecuting businesses that have engaged in loan modification fraud

OTHER RESOURCES:

Free Housing Counseling Assistance: <http://www.hud.gov> or (800) 569-4287

HUD foreclosure avoidance counselor: <http://www.hud.gov/offices/hsg/sfh/hcc/fc/>

To learn about government programs to keep homes: <http://www.keepyourhomecalifornia.org/>

- **Unemployment Mortgage Assistance** Homeowners who qualify for unemployment insurance can receive up to \$3,000 in mortgage assistance for up to eight months.
- **Mortgage Reinstatement Assistance** Homeowners who are behind on their payments can receive up to \$20,000 to reinstate their past due first mortgage loan.
- **Principal Reduction** Homeowners who have experienced an economic hardship and a severe decline in the home's value could be eligible for up to \$50,000 in assistance. Some servers match dollar for dollar.
- **Transition Assistance** Homeowners can receive up to \$5,000 in transition assistance to relocate to a new housing situation following a short sale or deed-in-lieu of foreclosure.

Housing and Economic Rights Advocates (HERA) <http://www.heraca.org> is a California statewide, not-for-profit legal service and advocacy organization, whose mission is to ensure that all people are protected from discrimination and economic abuse, especially in the realm of housing.

Housing and Urban Development (HUD) <http://www.makinghomeaffordable.gov/>

This site says that it is "Help for America's Homeowners". It is a U.S. Housing and Urban Development (HUD) sponsored website that has information about loan modification, loan scams and refinancing.

http://portal.hud.gov/portal/page/portal/HUD/topics/avoiding_foreclosure This is the HUD page that gives guidance and information for those who are hoping to avoid foreclosure as well as those who can't keep their homes. HUD also provides foreclosure avoidance counseling:

ForeclosureInfoCA.org <http://www.foreclosureinfoca.org/> This project of the Public Interest Clearinghouse and the State Bar of California provides information to those facing foreclosure, renters facing eviction due to a foreclosure, or homeowners looking for a manageable mortgage. The site links to California organizations and agencies that provide mortgage foreclosure assistance to consumers.